

2164

THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT: : KEIL

INVENTION: : APPARATUS FOR ESTABLISHING DEBT ACCOUNTS

SERIAL NUMBER: : 09/837,926

FILING DATE: : April 18, 2001

EXAMINER: :

GROUP ART UNIT: : 2164

ATTY. DOCKET : 2240.005

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JUL 17 2001  
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TRANSMITTAL LETTER

CERTIFICATE UNDER 37 CFR 1.8(a)  
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Susan Hess

Commissioner for Patents  
Washington, D.C. 20231

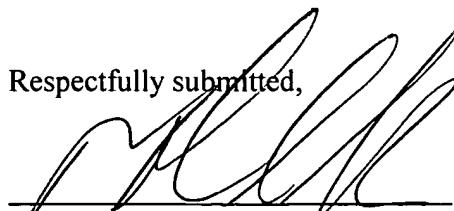
Sir:

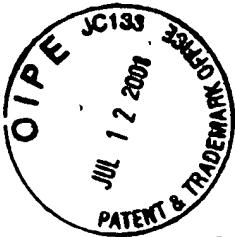
Please find enclosed for filing:

Information Disclosure Statement  
 PTO-1449  
 Reference  
 Postcard

Date: 7/7/01

Respectfully submitted,

  
Michael A. Slavin  
Reg. No. 34,016  
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Telephone: (561) 625-6575



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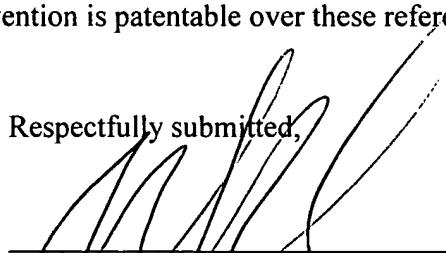
INFORMATION DISCLOSURE STATEMENT

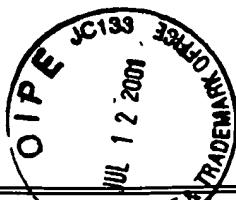
Pursuant to the duty of disclosure, Applicant is citing the references set forth on the accompanying form PTO-1449. These references were made of record in the parent application Serial No. 09/334,887 filed June 17 1999, upon which the present application claims priority under 35 U.S.C. §120. Pursuant to 37 C.F.R. §1.98(d) Applicant is not required to submit copies of these references. Applicant also submits herewith U.S. Patent No. 6,192,142 which was cited in the specification.

Applicant submits that the present invention is patentable over these references.

Respectfully submitted,

Date: 7/7/01

  
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Form PTO-1449 (Rev. 8-83)		U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. 2240.005	Serial No. 09/837,926
INFORMATION DISCLOSURE CITATION  (Use several sheets if necessary)		Applicant KEIL			
		Filing Date 04/18/01	Group 2164		

U. S. PATENT DOCUMENTS

Examiner Initial	DOCUMENT NUMBER								Date	Name	Class	Subclass	Filing Date if Appropriate
	4	8	2	3	2	6	4	4/89	Deming				
	5	8	9	2	8	2	7	4/99	Beach et al.				
	5	4	5	5	4	0	7	10/95	Rosen				
	5	8	1	5	6	5	7	9/98	Williams et al.				
	6	1	9	2	1	4	2	2/01	Pare, Jr. et al.				

FOREIGN PATENT DOCUMENTS

		Document Number							Date	Country	Class	Subclass	TranslatioY es No

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

EXAMINER											

DATE CONSIDERED

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

PTO1449.FRM

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